

THIS APPLICATION IS A CONTINUATION APPLICATION THAT CLAIMS PRIORITY UNDER 35 U.S.C. § 120 OF APPLICATION SERIAL NUMBER 09/105,406 FILED ON JUNE 26, 1998.

On page 11, paragraph spanning lines 3-11, please change as follows:

If the card is rejected, consumer **100** is preferably connected by telephone, Internet or other means to a customer service representative (CSR) **134** who verifies (preferably through online access to either client **138** or database server **116**) the consumer's ability to use the stored value card or account. If the account is rejected by CSR **134**, then the card or account will remain blocked and authorization system **108** rejects any use of the card or account. If the CSR is able to verify consumer **100** and the card/account, then CSR **[100] 134** preferably sends a "remove block" or comparable message to authorization system **108** so that consumer **100** may properly use the verified and activated account.

IN THE CLAIMS

Please cancel claims 1-19 previously pending without prejudice or disclaimer, and insert the following new claims:

20. A system for facilitating a plurality of stored value products, the system comprising:
- a database facilitating the storage and retrieval of customer data, merchant data, and a plurality of objects;
 - a transaction capture module configured to receive transaction data from a point-of-sale terminal configured to receive at least one of said plurality of stored value products; and
 - a database server configured to support each of said stored value products, to receive said transaction data from said transaction

capture module, and to route said data among said plurality of stored value products;

wherein each of said stored value products comprises a plurality of objects retrieved from said database, and wherein each of said plurality of objects provides a function that is available to each of the plurality of stored value products such that each of said plurality of stored value products is allowed to retrieve said customer data and said merchant data from said database.

21. The system of claim 20 further comprising a report generating system in communication with said database server, wherein the report generating system is configured to assemble reports based at least in part upon said transaction data.
22. The system of claim 20 further comprising an authorization server in communication with the database server and the point-of-sale terminal.
23. The system of claim 22 wherein the point-of-sale terminal is configured to query the authorization server for transaction approvals.
24. The system of claim 20 further comprising a plurality of clients, each client corresponding to one of the plurality of stored value products, and wherein each client communicates with the database server.

25. The system of claim 20 wherein the plurality of objects comprises consumer information that is available to each of the plurality of stored value products.
26. The system of claim 20 wherein the plurality of objects comprises merchant information that is available to each of the plurality of stored value products.
27. The system of claim 25 wherein the plurality of objects further comprises merchant information that is available to each of the plurality of stored value products.
28. A server facilitating the operation of a plurality of stored value programs, the server comprising a digital computer in communication with a database maintaining consumer information, merchant information and a plurality of objects, wherein each of said plurality of objects is configured to facilitate a particular function and to associate with each of said plurality of stored value programs, and wherein each of said plurality of stored value programs accesses said consumer information and said merchant information via at least one of said plurality of objects such that said consumer information and said merchant information is available to each of said plurality of financial products through a common interface.
29. A method of facilitating financial transactions, the method comprising the steps of:

selecting a first plurality of objects from said repository of objects to form a first stored value program, said first stored value program corresponding to a first financial product;

selecting a second plurality of objects from said repository of objects to form a second stored value program, said second stored value program corresponding to a second financial product; and

accessing a database comprising consumer information and merchant information such that said first and second stored value programs interact with said database via said first and second pluralities of objects, respectively, to implement said first and second financial products, respectively.

30. The method of claim 29 further comprising the step of receiving a transaction request from a point of sale terminal, said transaction request corresponding to one of said financial products.
31. The method of claim 30 further comprising the step of determining a financial product corresponding to said transaction request at said transaction server.
32. The method of claim 31 further comprising the step of processing said transaction request in accordance with said first plurality of objects if said transaction request corresponds to said first financial product.

33. The method of claim 32 further comprising the step of processing said transaction request in accordance with said second plurality of objects if said transaction request corresponds to said second financial product.
34. The method of claim 29 further comprising the step of dividing said first and second financial products with a key.
35. The method of claim 34 wherein said key corresponds to a business unit.